

Fill in this information to identify the case:

Debtor 1 David Alan ReedDebtor 2 Wanda Kathleen Reed, aka Katy Reed  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Indiana

Case number 16-08488-JMC-13**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLCCourt claim no. (if known): 16-1Last 4 digits of any number you use to identify the debtor's account: 0 8 5 9

Date of payment change:  
Must be at least 21 days after date of this notice 01/01/2020

New total payment:  
Principal, interest, and escrow, if any \$ 768.45

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?** No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 246.75New escrow payment: \$ 251.63**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 David Alan Reed  
 First Name Middle Name Last Name

Case number (if known) 16-08488-JMC-13

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

 /s/ Molly Slutsky Simons

Signature

Date 11/26/2019

Print:	<u>Molly Slutsky Simons</u>			Title	<u>Attorney for Creditor</u>
	First Name	Middle Name	Last Name		
Company	<u>Sottile &amp; Barile, Attorneys at Law</u>				
Address	<u>394 Wards Corner Road, Suite 180</u>				
	Number	Street			
	<u>Loveland</u>	<u>OH</u>	<u>45140</u>		
Contact phone	<u>513-444-4100</u>				
	Email <u>bankruptcy@sottileandbarile.com</u>				


**ANNUAL ESCROW ACCOUNT  
DISCLOSURE STATEMENT**

DAVID A REED  
WANDA K REED  
683 MALLORY PKWY

**Statement Date:** 11/06/2019

**Annual Escrow Account Disclosure Statement**

Loan Number: [REDACTED]  
Review Period: 02/2019 to 12/2019  
Escrow Surplus/Shortage: \$-266.26

**Current Mortgage Payment**

Principal and/or Interest:	\$516.82
Escrow (Taxes and/or Insurance):	\$213.42
<b>Total Monthly Payment:</b>	<b>\$730.24</b>

**New Mortgage Payment**

Principal and/or Interest:	\$516.82
Escrow (Taxes and/or Insurance):	\$229.44
Prorated Shortage:	\$22.19
<b>Total New Monthly Payment</b>	<b>\$768.45</b>
<b>Effective Due Date:</b>	<b>01/01/2020</b>

**Account History**

The following statement of activity in your escrow account from 02/2019 through 12/2019 displays actual activity as it occurred in your escrow account during that period. If your loan was transferred by another mortgage servicer, the prior projection information may not be included below.

Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,165.44	\$765.46
February	Deposit	\$213.42	\$646.73*	\$1,378.86	\$1,412.19
February	MIP/PMI Disbursement	\$91.92	*	\$1,286.94	\$1,412.19
February	MIP/PMI Disbursement	\$91.92*		\$1,286.94	\$1,320.27
March	Deposit	\$213.42	\$213.42	\$1,500.36	\$1,533.69
March	MIP/PMI Disbursement	\$91.92	*	\$1,408.44	\$1,533.69
March	MIP/PMI Disbursement	\$91.92*		\$1,408.44	\$1,441.77
March	Hazard Insurance Disbursement	\$1,214.28*		\$1,408.44	\$227.49
April	Deposit	\$213.42	\$213.42	\$1,621.86	\$440.91
April	MIP/PMI Disbursement	\$91.92	*	\$1,529.94	\$440.91
April	County Tax Disbursement	\$171.03	\$204.59*	\$1,358.91	\$236.32
April	Hazard Insurance Disbursement	\$1,115.91	*	\$243.00	\$236.32
April	MIP/PMI Disbursement	\$91.92*		\$243.00	\$144.40
May	Deposit	\$213.42	\$213.42	\$456.42	\$357.82
May	MIP/PMI Disbursement	\$91.92	\$91.92	\$364.50	\$265.90
June	Deposit	\$213.42	\$213.42	\$577.92	\$479.32
June	MIP/PMI Disbursement	\$91.92	*	\$486.00	\$479.32
June	MIP/PMI Disbursement	\$89.44*		\$486.00	\$389.88
July	Deposit	\$213.42	\$213.42	\$699.42	\$603.30
July	MIP/PMI Disbursement	\$91.92	*	\$607.50	\$603.30
July	MIP/PMI Disbursement	\$89.44*		\$607.50	\$513.86
August	Deposit	\$213.42	\$213.42	\$820.92	\$727.28
August	MIP/PMI Disbursement	\$91.92	*	\$729.00	\$727.28
August	MIP/PMI Disbursement	\$89.44*		\$729.00	\$637.84
September	Deposit	\$213.42	\$213.42	\$942.42	\$851.26

See reverse side for additional important information.

DAVID A REED  
WANDA K REED  
683 MALLORY PKWY  
FRANKLIN IN 46131-7737

Please return this portion with your payment.

Loan Number: [REDACTED]

**Shortage Amount**

Due by 01/01/2020	\$-266.26
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Shortage Payment Submitted - Payment Will Be	Shortage Payment Not Submitted - Payment Will Be
\$746.26	\$768.45

Please make checks payable to:

LAKEVIEW LOAN SERVICING, LLC  
PO BOX 37628  
PHILADELPHIA, PA 19101-0628

If you prefer to pay your escrow shortage of \$-266.26 in lump sum, please make your check payable to Lakeview Loan Servicing, LLC and return this coupon. Your new mortgage payment would then be \$746.26. Please include your loan number on your check, and send to: Lakeview Loan Servicing, LLC, P.O. Box 37628, Philadelphia, PA 19101-0628 .

<b>Account History</b>						
Month	Activity	Projected Amount	Actual Amount	Projected Escrow Balance	Actual Escrow Balance	
September	MIP/PMI Disbursement	\$91.92		\$850.50	\$851.26	
September	MIP/PMI Disbursement		\$89.44*	\$850.50	\$761.82	
October	Deposit	\$213.42	\$213.42	\$1,063.92	\$975.24	
October	MIP/PMI Disbursement	\$91.92	*	\$972.00	\$975.24	
October	County Tax Disbursement	\$171.03	\$204.59*	\$800.97	\$770.65	
October	MIP/PMI Disbursement		\$89.44*	\$800.97	\$681.21	
November	Deposit	\$213.42	\$213.42	\$1,014.39	\$894.63	
November	MIP/PMI Disbursement	\$91.92	*	\$922.47	\$894.63	
November	MIP/PMI Disbursement		\$89.44*	\$922.47	\$805.19	
December	Deposit	\$213.42	\$213.42E	\$1,135.89	\$1,018.61	
December	MIP/PMI Disbursement	\$91.92	\$89.44*	\$1,043.97	\$929.17	
	Total Deposits	\$2,347.62	\$2,780.93			
	Total Disbursements	\$2,469.09	\$2,617.22			
<b>Account Balance as of 12/31/2019</b>						
<i>An asterisk (*) appearing next to the amount indicates a difference from projected activity either in the amount or the date. The letter "E" next to an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur on the date shown.</i>						

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$2,561.01. Your lowest monthly mortgage loan balance should not have exceeded \$243.00, which is either 1/6 (also equal to no more than two months) of the total projected payments from the account as required by federal law or the reasonable amount required by state law or the amount required by the mortgage contract. Your actual lowest monthly balance was equal to or greater than \$144.40. The items with an asterisk on your Account History may explain this. For further explanation, call our toll-free number shown under the Contact Us section on this statement.

### Total Anticipated Annual Disbursement

These are the escrow items we anticipate to collect for or pay on your behalf in the upcoming 12-month period. The dollar amount shown may be the last amount paid for that item, or we may project the amount due as defined by federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Tax Item	Annual Expense	Anticipated Date(s) of Payment	Insurance Item	Annual Expense	Anticipated Date(s) of Payment
County Tax Disbursement	\$204.59	April 2020	MIP/PMI Disbursement	\$89.44	January 2020
County Tax Disbursement	\$204.59	October 2020	MIP/PMI Disbursement	\$89.44	February 2020
			MIP/PMI Disbursement	\$89.44	March 2020
			MIP/PMI Disbursement	\$89.44	April 2020
			Hazard Insurance Disbursement	\$1,270.84	April 2020
			MIP/PMI Disbursement	\$89.44	May 2020
			MIP/PMI Disbursement	\$89.44	June 2020
			MIP/PMI Disbursement	\$89.44	July 2020
			MIP/PMI Disbursement	\$89.44	August 2020
			MIP/PMI Disbursement	\$89.44	September 2020
			MIP/PMI Disbursement	\$89.44	October 2020
			MIP/PMI Disbursement	\$89.44	November 2020
			MIP/PMI Disbursement	\$89.44	December 2020

**Total Anticipated Annual Disbursement = \$2,753.30**

### Account Projections

The following information covers your projected escrow account activity from 01/2020 to 12/2020. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount actually required to be on hand as specified by federal law, state law, or your mortgage documents, and may include a cushion of up to one-sixth of your annual disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow analysis cycle.

Month	Projected Payments		Description	Account Balance	Projected Escrow	Required Escrow
	Projected	Projected				
January	\$229.44	\$89.44	Beginning Balance	\$929.17	\$1,195.43	
February	\$229.44	\$89.44	MIP/PMI Disbursement	\$1,069.17	\$1,335.43	
March	\$229.44	\$89.44	MIP/PMI Disbursement	\$1,209.17	\$1,475.43	
April	\$229.44	\$89.44	MIP/PMI Disbursement	\$1,349.17	\$1,615.43	
April		\$204.59	County Tax Disbursement	\$1,489.17	\$1,755.43	
April		\$1,270.84	Hazard Insurance Disbursement	\$1,284.58	\$1,550.84	
May	\$229.44	\$89.44	MIP/PMI Disbursement	\$13.74	\$280.00	
June	\$229.44	\$89.44	MIP/PMI Disbursement	\$153.74	\$420.00	
July	\$229.44	\$89.44	MIP/PMI Disbursement	\$293.74	\$560.00	
August	\$229.44	\$89.44	MIP/PMI Disbursement	\$433.74	\$700.00	
September	\$229.44	\$89.44	MIP/PMI Disbursement	\$573.74	\$840.00	
October	\$229.44	\$89.44	MIP/PMI Disbursement	\$713.74	\$980.00	
October		\$204.59	County Tax Disbursement	\$853.74	\$1,120.00	
November	\$229.44	\$89.44	MIP/PMI Disbursement	\$649.15	\$915.41	
December	\$229.44	\$89.44	MIP/PMI Disbursement	\$789.15	\$1,055.41	
				\$929.15	\$1,195.41	

Your Projected Escrow Account Balance as of 12/31/20 is \$929.17. Your Required Beginning Escrow Balance according to this analysis should be \$1,195.43. This means you have a shortage of \$-266.26. Per federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. **We will collect the shortage over 12 months.** Once during this period, your Required Escrow Account Balance should be reduced to \$280.00, as shown in April. This amount represents the cushion selected as allowed by your mortgage contract, federal and state law.

### Balance Your Escrow Account

Each year your account is reviewed to make sure there is enough money to pay your property taxes and/or insurance. To do that, federal law allows us to require a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. Subject to state law limits, your minimum balance normally equals the amount of your escrow payments for about two months. The payments made to and from your escrow account last year help predict your account activity for next year. Last year's activity also helps predict what your lowest account balance is likely to be. To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to deposit additional funds or if we will provide a refund.

\$280.00	Your minimum required balance
\$13.74	Your projected lowest account balance for April
\$-266.26	Your escrow account surplus/shortage



**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
INDIANAPOLIS DIVISION**

In Re:

Case No. 16-08488-JMC-13

David Alan Reed

Wanda Kathleen Reed, aka Katy Reed

Chapter 13

Debtors.

Judge James M. Carr

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**CERTIFICATE OF SERVICE**

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I certify that on November 26, 2019, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

Robert B. Lynch, Debtors' Counsel  
[erin@lynchandbelch.com](mailto:erin@lynchandbelch.com)

John Morgan Hauber, Trustee  
[ecfmail@hauber13.com](mailto:ecfmail@hauber13.com)

U.S. Trustee, Office of the U.S. Trustee  
[ustpregion10.in.ecf@usdoj.gov](mailto:ustpregion10.in.ecf@usdoj.gov)

I further certify that on November 26, 2019, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

David Alan Reed, Debtor  
683 Mallory Parkway  
Franklin, IN 46131

Wanda Kathleen Reed, aka Katy Reed, Debtor  
683 Mallory Parkway  
Franklin, IN 46131

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)  
Sottile & Barile, Attorneys at Law  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)  
Attorney for Creditor